

FACTORS INFLUENCING EMPLOYEE ENGAGEMENT :
A SURVEY OT THE ISLAMIC BANK OF JORDON

A thesis submitted to the College of Business in partial
Fulfillment of the requirements for the degree of
Master of Human Resources Management

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FACTORS INFLUENCING EMPLOYEE ENGAGEMENT:

A SURVEY OF THE ISLAMIC BANK OF JORDAN

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ABSTRACT

This study investigates the relationship between organizational communication, pay and benefit and job satisfaction and employee engagement. In this study, Organizational communication, pay and benefit and job satisfaction was treated as independent variables. Employee engagement as a dependent variable. A questionnaire survey of 97 employees working in Jordan Islamic bank shows that organizational communication, pay and benefit and job satisfaction are being implemented and are the key contributors to enhanced employee engagement in the Celestica Islamic Jordan bank.

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Your son: Hesham Okla Hamad Ababneh
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24th April 2010

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CHAPTER 1

INTRODUCTION

1.0 INTRODUCTION

The employees' engagement concept is rapidly becoming popular and frequently being used in the workplace. It is also increasingly being examined in the literature, as researchers struggle to catch up with its wave of popularity in the corporate world. While there is much interest in engagement, there is also much confusion. There is no consistency in definition, and engagement has been operationalised and measured in many diverse ways. Engagement may be a global construct as it appears to be a combination of job satisfaction, organizational commitment and intention to stay. Indeed, some argue that engagement is a multidimensional construct, in that employees could be emotionally, cognitively or physically engaged. Further, there is debate over whether it is a valid and reliable construct. However, despite this confusion in the literature, many companies and research firms see engagement as a powerful source of competitive advantage. Corporate results have demonstrated a strong link between some conceptualizations of engagement, worker performance and business outcomes. The concept of 'employee engagement' is clearly popular, but unless it can be universally defined and measured, it cannot be managed, nor can it be known if efforts to improve it are working.

Although employee engagement is a new term in social work, it has been familiar to those in the management community for almost two decades (Hobel, 2006). Engagement is more than simple job satisfaction and high retention rates. Fully engaged workers are those who are physically energized, emotionally connected, mentally focused, and feel aligned with the purpose of the agency (Loehr & Schwartz, 2003). Engaged employees have a bond with the organization. These individuals feel empowered and in control of their fate at work. They identify with the agency mission and are willing to commit the necessary emotional and personal energies necessary to excel in their work. In short, engaged individuals willingly help achieve agency goals and are emotionally involved in the tasks of their organization (Buhler, 2006).

1.1 RESEARCH PROBLEM

This study arises from the need to manage the human resources of the banks more effectively around the world. Similarly banks in Jordan, one of the prominent Arab countries in the Middle East, are also said to be facing competition to increase employees' productivity and performance. There are 25 banks which are operating in Jordan (Table 1.1). The Central Bank of Jordan divides the banks into three categories: the conventional local commercial banks (13), the foreign banks (9) and the Islamic banks (3).

Table 1.1 The Banks in Jordan

No.	Name of Bank ⁶	Type of Bank
1	Arab Bank PLC	Commercial Bank
2	Arab Banking Corp (Jordan)	Commercial Bank
3	Arab Jordan Investment Bank	Commercial Bank
4	Bank of Jordan PLC	Commercial Bank
5	Cairo Amman Bank	Commercial Bank
6	Capital Bank of Jordan	Commercial Bank
7	Jordan Commercial Bank	Commercial Bank
8	Investbank	Commercial Bank
9	Jordan Kuwait Bank	Commercial Bank
10	Jordan Ahli Bank PLC	Commercial Bank
11	Societe Generale de Banque/Jordanie	Commercial Bank
12	The Housing Bank for Trade & Finance	Commercial Bank
13	Union Bank	Commercial Bank
14	Islamic International Arab Bank PLC	Islamic Bank

15	Jordan Islamic Bank	Islamic Bank
16	Jordan Dubai Islamic Bank	Islamic Bank
17	Standard Chartered	Foreign Bank Branch
18	Egyptian Arab Land Bank	Foreign Bank Branch
19	HSBC Bank Middle East	Foreign Bank Branch
20	Citibank	Foreign Bank Branch
21	Rafidain Bank	Foreign Bank Branch
22	National Bank of Kuwait	Foreign Bank Branch
23	Banque Audi/Sardar Audi Group	Foreign Bank Branch
24	Blom Bank	Foreign Bank Branch
25	National Bank of Abu Dahbi	Foreign Bank Branch

Source; Central Bank of Jordan's website

There are three Islamic banks in Jordan. One particular Islamic bank in Jordan is the Jordan Islamic Bank, which is practicing banking based on the Islamic sharia or Islamic laws. Like the other two Islamic banks in Jordan, getting employees to be fully involved in the ideals of Islamic banking is said to be problematic.

Having an engaged workforce in the human services field is vitally important because research shows that engaged workers help organizations reap benefits such as increased efficiency, higher levels of customer satisfaction, higher productivity, and lower turnover rates (Buhler, 2006). However, although there is a growing body of business oriented literature that describes how engaged employees contribute to the overall success of an organization, little academic and empirical research in the human services field has been conducted on the topic (Macey, 2006). More research is needed to determine levels of engagement for workers in the human services field, to describe the benefits of engagement, and to identify what factors may predict it.

To engage workers as well as to benefit from that engagement, organization must invest in its human resource practices, able to weigh how much engagement and commitment the company wants and at what cost. Most important, organization must truly understand the factors that determined the employee engagement so that they can implement more effective human resource practices to enhance their employee engagement in the organization. This eventually will make the investment in Human Resource Practice sounds positive in return.

So this study seeks to identify the factors that affect employee engagement in today's business environment in Jordan. Past researchers have suggested that the possible factors that may affect employee engagement were organizational communication, pay and job satisfaction (Cable & Judge, 1994).

1.2 RESEARCH QUESTIONS

This research was conducted to find the relationship of the independent variables, which are organization communication, pay and benefit and job satisfaction with the dependent variable, which is the employee engagement in Islamic bank in Jordan the questions that can be arisen here are:

Does organization communication affect employee engagement in Jordan Islamic Bank in Jordan?

Does pay affect employee engagement in Jordan Islamic Bank in Jordan?

Does job satisfaction affect employee engagement Islamic bank in Jordan?

Which among the three independent variables is the most important variable that relates to employee engagement?

1.3 RESEARCH OBJECTIVES

The main objective of the study is to examine which among the variables contributes to employee engagement in the Jordan Islamic Bank in Jordan. The specific objectives of this study are as follows:

1. To examine whether organization communication does affect employee engagement Jordan Islamic Bank in Jordan.
2. To examine whether the pay program affects employee engagement in Jordan Islamic Bank in Jordan.

3. To examine whether job satisfaction does affect employee engagement in Jordan Islamic Bank in Jordan.
4. To identify which among the three independent variables is the most important variable that relates to employee engagement.

1.4 SIGNIFICANCE OF THE STUDY

The aim of every organization in any global firm is to increase organization performance, and employee engagement can play an important role for that. Thus, this research and its findings are considered important to provide insight into employee engagement needed to successfully perform in the organization. This study proposes to give more empirical studies to support the previous study in explain the effect of organizational communication, pay and job satisfaction on employee engagement.

This study will improve the management understanding on how organizational communication, pay and job satisfaction can increase employee engagement. Subsequently this will improve the organization's effectiveness and efficiency, increase their information above this area via providing additional evidence on employee engagement and ultimately attempting to enhance organization performance and make organization a profitable entity.

Researcher hopes that this study will give an idea to Jordan Islamic Bank in Jordan. On the awareness of employee engagement and also can be useful for them to

understand the approaches to be taken in order to enhance the level of its employee engagement. This knowledge is hopefully would be useful as a source of information for the future research regarding this subject.

Finally, it also can add to the existing literature on the relationship between organizational communication, pay and benefit and job satisfaction and employee engagement, so it can be used as one of the references or guidance for future research as well as enriching the literature in human resource management.

1.5 SCOPE OF THE STUDY

This study is limited to identifying the relationship between organizational communication, pay and job satisfaction and employee engagement. The setting for the study is an Islamic bank in Jordan.

1.6 DEFINITION OF TERMS

Drivers of employee engagement: Drivers mean that levers that can be pulled to maximize the impact on engagement. These levers or key drivers are seen as significantly to employee engagement. (Melcum, 2005).

Employee Engagement: Engagement is more than simple job satisfaction. It can best be described as a harnessing of one's self to his or her roles at work. In engagement, people express themselves cognitively, physically, and emotionally while performing their work roles (Kahn, 1990).

Pay: Pay includes benefits (Cable & Judge, 1994). It is the reward that an individual gets for doing some work.

Organization Communication: It is the process where an organization informs the employees on their tasks and responsibilities and gives feedback (Clampitt, 2005).

Job Satisfaction: It is the actual satisfaction of the individual with the intrinsic and extrinsic rewards at the workplace (Cetin, 2006).

1.7 PROJECT STRUCTURE

Chapter 1 discusses the background of the study and describes the problem statements, research questions, research objectives and the significance of the study.

Chapter 2 reviews the employee engagement research findings done by other researchers and also the drivers of employee engagement.

Chapter 3 presents the method for the study, which is the research design and procedure. The chapter mentioned the selection of the respondents, sample types and size, the development of the questionnaire for the research and data collection procedure. Chapter 3 provides a brief description of the strategies and procedures that were used to analyze data collection from the survey.

Chapter 4 discusses the interpretation of the research findings. There are reports of the descriptive statistical analysis. The results are summarized in a number of tables to facilitate interpretation.

Chapter 5 discusses the interpretation of the research findings from the study. The findings from this study are compared to those found in past research reviewed in Chapter 2. Chapter 5 concludes with discussion and some suggestions for future research.

CHAPTER 2

LITRETURE REVIEW

2.0 INTRODUCTION

According to Cawe (2006), a literature review provides important information of a project with the global of research that already exists. A literature review sets the foundation for any discussion or analysis or contemplation of implications or expectation of future research. In addition, literature review presents the explanation and the raison for a research topic (Cawe, 2006). This chapter reviews the previous research on the relationship between organization communications, job satisfaction, pay and employee engagement.

2.1 EMPLOYEE ENGAGEMENT

The increasing pressures from the rapid changes that are happening in the business situation have led to a variety of responses between industrial organizations. Globalization of markets and production, the rate of technological innovation and changeability in consumer demand are among the factors that have increased the dynamism of the competitive environment to which organizations must respond. These factors make it very hard for companies to further distinguish themselves from their competitors on the basis of products, prices, and technology (Fisher, Schoenfeldt, & Shaw, 2006). So, organization started to look into its human as an important factor

to improve organizational performance and to sustain in the competitiveness of industry.

Employees who are engaged in their work and committed to their organizations provide his organization vital competitive advantages, including higher productivity and lower employee turnover (Robert, 2006).

Nowadays, more and more scholars and experts focusing on study the area of employee engagement and devote to research reports and articles of the employee engagement are rising in an endless stream. The researchers have published their study on employee engagement consecutively, and through measurement and examination to get confirm.

2.1.1 Influence of Employee Engagement on Business

Consultancy firms and corporations have found important advantages in employee engagement for profit and performance. The Gallup Organization found significant links between employee engagement, customer loyalty, business growth and profitability. Gallup compared stores scoring in the top 25% on employee engagement and customer loyalty against those in the bottom 25%. Stores in the bottom 25% significantly under-performed across three productivity measures: sales, customer complaints and turnover (The Gallup Organization, 2004).

A Fortune 500 company with hundreds of sell stores located during the United States hired Gallup to assist them with troubles of wildly varying performance between stores. During the three years from 2001 to 2004, Gallup expected that the total

additional profit achieved since the client began implementing Gallup's performance management systems was about \$US75 million (The Gallup Organization, 2004). The Gallup organization cites countless examples in its literature of such results of increased corporate profitability due to increased employee engagement, and is helping a great many companies worldwide to improve their performance through enhancement in employee engagement.

The ISR investigate firm also cites many examples of increased profit after increasing employee engagement for companies. ISR examined the relationship between different levels of employee engagement and organization financial performance, measured by changes in operating margins and changes in net profit margins. Comparing high-engagement to low-engagement companies over a three-year period, the financial differences were substantial (ISR, 2005). ISR has found convincing evidence that organizations can only reach their full potential by emotionally engaging employees and customers (ISR, 2005).

2.1.2 Definition of Employee Engagement

In spite of its intuitive appeal, the definition of employee engagement is quite unclear (Dalal, Brummel, Wee, & Thomas, 2008; Saks, 2008). Even as the construct has recognized itself firmly in the practitioner community, it's still a perception with a "diverse and sparse theoretical and empirical demonstrated nomological net" (Macey & Schneider, 2008), or one in which the accurate components of engagement, its probable antecedents and consequences necessitate to rigorously and empirically

established. This is also unusual nor problematic in core as many other psychological or behavioral constructs have suffered from a similar lack of accuracy early in their progress (Kanungo, 1982; Maslach & Leiter, 2008; Schaufeli, Taris, & Van Rhenen, 2008), and it does not necessarily mean that the construct lacks practical or conceptual value (Macey & Schneider, 2008). currently, though, the composition of “measured levels of engagement”

that come into view in various practitioner-led study is diverse and inconsistent (Harter & Schmidt, 2008).

Given that these measurements are provided for the purposes of actionable outcomes. It is essential that a common understanding is reached as to exactly what is being measured, and therefore help organizations achieve consistent efforts in this regards (Harter & Schmidt, 2008; Saks, 2006). The previous point will act as a guide in the explication of the construct for the reason of this research. Ultimately it will be organizations that will benefit from a clearer picture of employee engagement. To this end, engagement as a construct must be appropriate to the practitioner society, and the needs of that society must be served in the application of the science.

Engagement is more than simple job satisfaction and high retention rates. Completely engaged employees are those who are physically energized, emotionally connected, mentally focused, and feel aligned with the purpose of the agency (Loehr & Schwartz, 2003). Engaged employees have a link with the organization. These persons feel empowered and in control of their destiny at work. They classify with the agency mission and are willing to commit the essential emotional and personal energies

necessary to do extremely well in their work. In the other words, engaged individuals willingly assist accomplish agency goals and are emotionally involved in the tasks of their organization (Buhler, 2006). Having an engaged workforce in the human services field is fundamentally important because research shows that engaged workers assist organizations get in benefits such as improved efficiency, higher levels of customer satisfaction, higher productivity, and lower turnover rates (Buhler, 2006).

Ellis and Sorenson (2007) showed the conflicting way in which the term engagement has been practiced by company leaders and human resource (HR) professionals over the last 20 years. They emphasized the inconsistency of using the term to refer to behaviors or to employee perceptions of particular elements of their work situation or benefits, which they feel have 'little' to do with engagement. They approve a two dimensional definition of engagement that defines an engaged employee as one who 1) knows what to do at work and 2) wants to do the work. It is their strong analysis that engagement should always be defined and assessed within the circumstance of productivity, and that the two elements of engagement noted above are necessary for driving productivity.

According to Rutledge (2005) in his book getting engaged, defines engaged employees as being "inspired by, attracted to, committed to and fascinated with their work" (p.269). Engaged employees care about the future of the company and are willing to spend the discretionary effort to make sure that the organization succeeds (Rutledge, 2006). And they are more likely to stay with their organizations (Harter, Schmidt, & Hayes, 2002). Other definitions include: "an employee's attitudinal connection to his or her job and company, intention to take action in company's best

interest, and willingness to provide discretionary effort in achieving business goals” (Jesuthasan, 2003, P.57);” an individual who is fully involved in, and enthusiastic about, his or her work” (Seijts & Crime, 2006,p.32); and “ an individual’s involvement and satisfaction with as well as enthusiasm for work” (Harter & Schmidt, 2008 p. 269).

A more individually referenced explanation from (Kahn, 1990), explains engagement as “ the simultaneous employment and expression of a person’s favored self in task behaviors that support connections to work and others, personal attendance (cognitive, physical, and emotional), and active, full role performances” (p.694). Descriptions of positive affectivity such as: adaptive, energy, and enthusiasm (Macey & Schneider, 2008), focus and absorption (Rothbard, 2003), cognitive vigilance (Kahn, 1990), vigor, energy and dedication (Shirom, 2003), are also consistently used to define the construct of engagement, and to differentiate it from other similar construct such as job satisfaction and organizational commitment (Macey & Schneider, 2008).

In line with this thinking, some researchers define engagement as the opposite or optimistic antithesis of burnout. According to Maslach et al. (2001), engagement is characterized by energy, involvement, and efficacy, the direct conflicting of the three burnout dimensions of exhaustion, cynicism, and inefficacy. Research on burnout and engagement has found that the heart dimensions of burnout (exhaustion and cynicism) and engagement (vigor and dedication) are opposites of each other (Gonzalez- Roma et al., 2004).

Overall, employee engagement can be considered as something that is related to the mental processes of perception, memory, judgment, and reasoning (which is called cognitive); relating to mood, emotion, feeling and sensibilities (which is called affective), and behavioral.

2.1.3 Types of Employee related to Engagement

According to Coffman (2002), there were three types of employees. Firstly is the “Engaged Employee” this kind of employees like their work, and has a common sense of personal commitment to what they do and feel to their company. “Engaged Employees” would go further than the job requirement and are helpful in moving the organization forward. As well to that according to Vazirani (2007), “Engaged Employee” is builders, they want to know the desired probability for their role so that they can meet and go beyond them. They present at consistently high levels, they want to use their talent and strengths at work every day, they work with excitement and they drive innovation and move their organization forward.

Secondly is the “Non Engaged Employees” who do not have a power in performing their work (Coffman, 2002). According to Vazirani (2007), “Non Engaged Employees” be likely to focus on tasks rather than the goals and outcomes they are anticipated to accomplish. They want to be told what to do just do they can do it and say they have finished. They focus on accomplishing tasks versus achieving an outcome.

Thirdly; is “Actively Disengaged Employees” who are busy to let everyone know that they are unhappy and trying to pressure and influence those engaged employees into disengaged. Vazirani (2007) point out about this kind of employee as the “cave dwellers” who is “consistently against virtually everything” they are not just unhappy at work; they are buying performing out them unhappiness and sow seeds of negativity at every opportunity. Vazirani (2007) found that as workers more and more depend on each other to make products and services, the troubles and tensions that are fostered by actively disengaged workers can cause great damage to an organization’s functioning.

2.2 JOB SATISFACTION AND EMPLOYEE ENGAGEMENT

The conceptual field of job satisfaction is wide, because it includes all characteristics of the job itself and the work situation, which employees get rewarding, fulfilling, and satisfaction. Or frustrating or unsatisfaction (Churchill et al, 1974). Operationally, job satisfaction consists of a number of facets; include satisfaction with the supervisor, work, pay, advancement opportunity, coworkers, and customers, job satisfaction measures of varying levels of specificity have been broadly used in both theoretical and practical research.

One approach to obtaining measures of job satisfaction is to ask directly about overall feeling about the job, called a global scale. Global scales asked the respondent to combine his or her reaction to various aspects of the job in single, integrated response.

It is commonly accepted in the organizational behavior area that job satisfaction most significant and frequently studied a variable. Employee attitudes toward involvement in and satisfaction with the job in the employing organization have become of compelling attention to organizational behavior researchers, mainly because of the impact on behavior at work (Robbins, 2005).

Job satisfaction also been defined as the sum of facet satisfaction across all facets of a job. Thus, a differentiate is made between overall job satisfaction and satisfaction with a particular part of a job, that is, job satisfaction. A person can be satisfied in general with his job and yet be dissatisfied with certain of that job, different researchers have included different job facet in defining job satisfaction as well as used different approaches in combining job satisfaction.

Job satisfaction explains what makes people want to come to work. What makes them happy about the job or make a decision to quite. Job satisfaction does not essentially mean job productivity, while its effects the latter, this subject is important to employers because an organization does not like to loss staff and importance on job satisfaction may help to make more productive workers. Black and mouton (1964) propose that it is necessary to identify just the need of an employee. The organization for which he or she works must the ensure that these needs are met if it wishes to secure the advantages of the workers performing with a high level of a job satisfaction.

Cetin (2006) refer to job satisfaction as the actual satisfaction of the individual with intrinsic and extrinsic reinforces, job satisfaction is therefore seen as the achieved correspondence sought by the individual in relation to intrinsic and extrinsic

environmental factors leading to work contentment. Smith, Kendall and Hulin (1969) state that there are five dimensions that represent the most important characteristics of a job about which people have effective responses. What follows is a brief description of these:

The work itself: this refers to the extent to which the job provides the person with interesting tasks, opportunities for learning and the chance to accept responsibility.

Pay: this refers to the amount of financial remuneration that is received and the degree to which it is perceived as equitable in comparison to that of others.

Promotion opportunities: this refers to prospects of advancement in the organization.

Supervision: this refers to the competencies of the supervisor to provide technical assistance and behavior support.

Co-workers: this refers to the extent to which fellow workers are technical competent and socially supportive.

When Khan (1990) talked about employee engagement, he has given significance to all three aspects physically, cognitively and emotionally. Job satisfaction has been more important to the cognitive side. Sometimes researchers show the relationship between an employee's job and the organizational strategy. This considers how important the job is to the firm's accomplishment. Job satisfaction thus becomes the most important driver of employee engagement. Job satisfaction sometimes is used interchangeably with employee engagement. It is defined as how an employee feels about his or her job, work environment, pay and benefit (Glen 2006).

A Meta analysis of over 7,939 business units in 38 companies explored the link at the business- unit level between employee satisfaction- engagement and the business- unit outcomes of customer satisfaction, productivity, profit, employee turnover, and accidents (Harter, Schmidt & Hayes. 2002).

Generalizable relationship, large enough to have considerable practical value, were found between unit-level employee satisfaction-engagement and these business-unit outcomes suggesting that management practices that effect satisfaction can have bottom line result on productivity and profit (Kenneth, 2006).

According to Susan (2007), HR professional perceived a number of factors to be more significant to employees than employees did. In each of the American Society of Human Resource Management (SHRM) job satisfaction surveys since 2002 found that HR professionals expect that “relational” aspects had a higher main concern in employee job satisfaction than employees had indicated. The HR professionals’ responses suggest that their perceptions of employee satisfactions reflect traditional HR thinking about employee needs for communication or recognition. To be sure, “people issues” clearly are important to employees. However, it remains a challenge for HR professionals to balance the relational aspects of job satisfaction with tangible rewards, such as benefits, compensation, job security, and flexibility.

To measure present satisfaction levels in the workplace, the society for human resource management interviewed employees HR professional for our 2007 job satisfaction survey report. This report offers insights that can assist HR professionals better recognize employee attitudes and preferences when rising programs and

policies. And as some of the survey findings point out, better understanding is needed. According to employees, the top five “very important” aspects of job satisfaction were compensation, benefits, work life balance, job security and communication between employees and senior management (Susan, 2007).

2.3 ORGANIZATION COMMUNICATION AND EMPLOYEE ENGAGEMENT

High-quality of organizational communication will help employee to understand their tasks and responsibility which therefore contribute to the organization success. (Clampitt, 2005). The significance of organizational communication in any organization has been proven when the CIPD survey showed that the two most important drivers of employee engagement are having opportunities to feed upwards and feeling well-informed about what is happening in the organization. From this study, it is very understandable that engagement begins with employees’ clear understanding of what is happening in the organization (being informed). Employees should be kept well knowledgeable about the changes that affect their work groups so that they aren’t confused or surprised when those changes are introduced. Besides that, when organizations provide a clear sense of right way and keep employees well understand, employees are able to build the best use of their time, resources, and budgets, and, therefore, don’t get off track when setting priorities or “spin their wheels” when taking action.

Communication also means that employees get a regular feedback regarding how well they are doing. DDI's Selection Forecast study showed that only a little more than half (58 percent) of employees feel that they get enough feedback about how well they are doing. Employees need and anticipate feedback as a way of supporting their work and recognizing their development. Continuing feedback serves as a motivator for action by creating focus and determining action. A study by CIPD on How much the British Employee Engaged in year 2006 also found that two in five employees get feedback on how they are performing and those who get more feedback have a tendency to perform better.

In the companies surveyed by ASTD, 90% of the study agree that they should be clarifying and communication their organization's mission and goals. on the other hand, in a study carried out in by The Investors in People Standard 2004, just 55% of employees believed they were being kept informed about what their company was doing, and only 65% felt that they were given enough information to do their jobs effectively.

2.4 PAY AND EMPLOYEE ENGAGEMENT

Employee satisfaction looks at drivers like pay equality. A satisfied employee may be seen as being satisfied with pay, benefits, supervisor and working conditions (Zarca, 2008). The term 'pay' can include salaries, wages and benefits which are given to employees in return for performing some work (Cable & Judge, 1994).

People like to be recognized for their contributions at their workplaces. Interestingly, even though many organizations provide proper pay and benefit programs for employee ideas and contributions, many employees are hungry for more daily informal benefit like recognition (Wellins, Bernthal & Mark, 2003). Employees who feel they are listened to, supported, and recognized for their contributions are likely to be more engaged (Wellins, Bernthal & Mark, 2003). The U.S. Department of Labor confirms that the lack of employee appreciation plays a significant role in employees' decisions to leave their organizations (Wellins, Bernthal & Mark, 2003).

Besides that suitable pay and benefit can assist to build the psychological contract, in which employees feel valued by their employer, and the employer values (and is seen to value) employees' contributions. Enhanced employee commitment should in turn feed into enhanced work performance, decrease staff turnover and make it easier to recruit good employees because the employer has a positive image (Wellins, Bernthal & Mark, 2003).

A modern world at work study shows that performance pay has a powerful influence on the engagement of high performing employees, while the corporate leadership council demonstrated it has a significant influence on employee's discretionary effort. And the institute for employment studies (IES) work in the NHS showed that pay and benefits contributed to staff engagement. The resolution to the debate lies in total rewards, defined by Michael Armstrong. Pay is vital for motivation and incentives, but a total rewards approach is essential for employee engagement (Elton, 2008).

2.5 CONCLUSION

This chapter had presented a review of the literature that focused on the definition of employee engagement and the drivers that determined the employee engagement. The following chapter describes in the detail the procedures and methodology that were used for data collection and analysis in this study.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 INTRODUCTION

From the previous academic literature and study done by the HR experts, a number of drivers have been recognized that could determine the employee engagement in the organization. The primary objective of this study is to examine the relationships between pay and benefit, job satisfaction and organization communication to employee engagement. Thus, this chapter revealed the methods used to study these relationships. This chapter outlines the research design, the sources of data, unit of analysis, the population frame, the sample and sampling technique, the measurement, the collection and administration of data and finally the technique of analyzing data.

3.1 RESEARCH FRAMEWORK

Based on the literature review and the research problem, the following research framework has been developed. This framework focuses on the drivers that could have impacted on employee engagement in the Jordan Islamic bank based in Jordan. The independent variables are the predictors to employee engagement namely pay program, job satisfaction and organization communication. On the other hand, employee engagement is the dependent variable.

3.1.1 Independent Variable

The independent variable is the variable manipulated by the researcher, thereby causing an effect or change on the dependent variable (Cooper and Schindler 2008). In this study, the researcher had selected from the literature these variables as the independent variables: (1) Organization communication; (2) Job satisfaction and (3) Pay.

3.1.2 Dependent Variable

According to Cooper and Schindler (2008), the dependent variable is measured, predicted, or otherwise monitored by the researcher; expected to be affected by a manipulation of the independent variable. In this research, the researcher had chosen employee engagement as the dependent variable.

The framework of the study is shown in Figure 3.1.

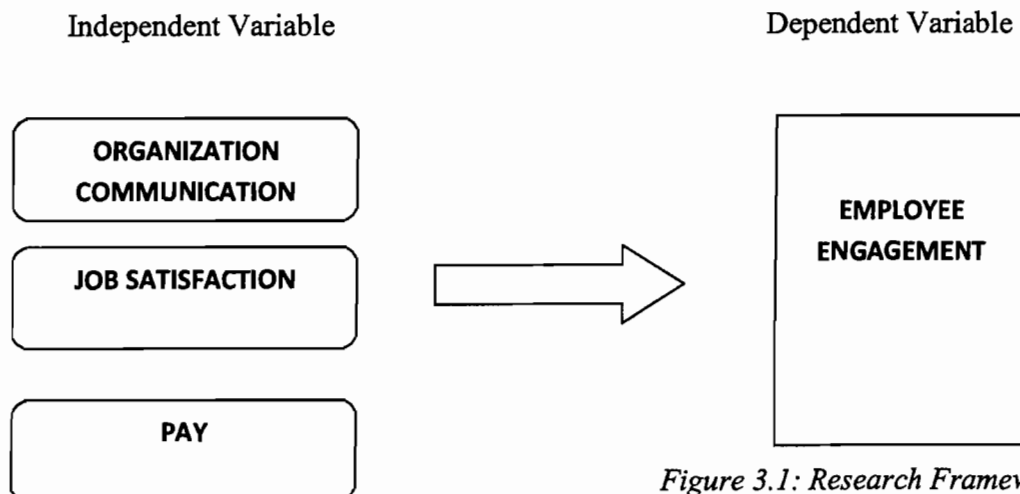


Figure 3.1: Research Framework

3.2 HYPHOTHESES

According to Cooper and Schindler (2008), a hypothesis is a proposition formulated for empirical testing; a tentative descriptive statement that describes the relationship between two or more variables. An important role of the hypothesis is to suggest variables to be included in the research design. The null hypothesis is represented by (H_0) while the alternative hypothesis is represented by (H_A) (Cooper & Schindler 2008).

According to Cooper and Schindler (2008), the null hypothesis (H_0) is an assumption that no difference exists between the sample parameter and the population statistic, while the alternative hypothesis (H_A) is an assumption that a difference exists between the sample parameter and the population statistic to which it is compared; it is the logical opposite of the null hypothesis used in significance testing.

The hypotheses of this study are:

3.2.1 Hypothesis 1

H_0 : There is no significance relationship between organization communication and employee engagement in Islamic bank in Jordan.

H_A : There is significance relationship between employee communication and in Islamic bank in Jordan.

3.2.2 Hypothesis 2

H0: There is no significance relationship between job satisfaction and employee engagement in Islamic bank in Jordan.

HA: There is significance relationship between job satisfaction and employee engagement in Islamic bank in Jordan.

3.2.3 Hypothesis 3

H0: There is no significance relationship between pay and benefit and employee engagement in Islamic bank in Jordan.

HA: There is significance relationship between pay and benefit and employee engagement in Islamic bank in Jordan.

3.3 RESEARCH DESIGN

This study was designed as a correlation study. It is not trying to establish a definitive cause and effect relationship. This type of study would identify factors that were causing the problem. Instead, the study was conducted with the aim of delineating the important variables that are associated with the problem (Tabachnick & Fidell, 1996). In this study data were gathered through the means of questionnaire, perhaps over a period of days or weeks or months, in order to answer a research questions. Such study is called one-shot or cross- sectional studies. In this study, data on the independent variables and the dependent variable were collected from the group of managers and supervisors in Islamic bank in Jordan through questionnaires.

3.4 SOURCES OF DATA

The primary data and secondary data were used in this study.

3.4.1 Primary Data

According to Uma Sekaran (2000), primary data is information that first obtained by the researcher on the variables of interest for the specific purpose of study. To obtain the information, researcher has distributed a set of questionnaires to the exempt staff in Islamic bank in Jordan.

3.4.2 Secondary Data

Secondary data refer to the information gathered by someone than the researcher conducting the current study such as company record, publication, industry analysis offered by the media, web publications and so on (Sekaran, 2000). It is less time consuming and cheap to obtain the secondary data as it is already prepared by other experts. The secondary date is to get more information that could support the primary data, strengthen the information and also assist the researcher to interpret the primary data correctly. At times, secondary data can also give an insight to the researcher on the subject matters from difference perspective.

For this study, researcher gathered the secondary data from Jordan Islamic Bank's website, annual reports, articles and magazines on Jordan Islamic Bank. The secondary data consisted of both internal and external data sources. The external sources comprised journal articles and books while the internal sources comprised the

Jordan Islamic Bank's intranet, Jordan Islamic Bank's communication magazines and brochures.

3.5 POPULATION AND SAMPLING

3.5.1 The Targeted Organization – Its Background

The information in this section was derived from the Jordan Islamic Bank's website: www.jordanislamicbank.com/Establishment.html.

The Jordan Islamic Bank for Finance and Investment was established in 1978, as a public limited company in Jordan to carry out all kinds of banking, financing and investment business operations in compliance with the Islamic Sharia and in accordance with the provisions of the Jordan Islamic Bank's Special Law which took effect on 2nd August, 2000.

The Bank's first branch commenced its business on 22nd September, 1979, with a paid up capital of about Jordan Dinar (JD) two million. The Bank's capital reached JD 100 million (equivalent to US Dollars 141 million) by 26th August, 2009. With effect from that date, the Bank also changed its name to "Jordan Islamic Bank". Presently, the Bank has 59 branches and 12 cash offices throughout Jordan. It also provides services through its 78 automated teller machines (ATMs) all over Jordan.

The Bank now has 1,656 employees who have sufficient knowledge and experience to provide Islamic banking services.

The Bank's mission statements are as follows:

Commitment to provide banking services based on compliance with the rules and principles of the Islamic Sharia in all our activities to serve our community as a whole.

Commitment to equally service the interests of all related parties including shareholders, depositors and employees.

Commitment to apply the latest innovative products in the banking technology to meet the expectations and needs of customers and to maintain a competitive edge.

3.5.2 The Sampling Frame

The sample frame for this study consisted of and limited to the employees in Jordan Islamic Bank in Jordan. The researcher had decided that the participants of this study would be the supervisory level employees of all departments based on their roles as lower level management staff. Their primary responsibilities consisted of playing mediating roles between the managerial and lower workers duties. These supervisors were the managerial staff who represent top managers and lower level employees since they perform a combination of duties. According to Sekaran (2000), 97 supervisors from the Jordan Islamic Bank would be adequate to participate in the survey.

3.5.3 Sample Size

This study was conducted in Jordan Islamic Bank in Jordan. The information were provided by the General Manager of Human Resource of the Islamic bank shown in Table 3.1. Accordingly, the total populations for these banks were approximately 1656 employees including all levels. Out of this number, the total number of supervisors were 130 employees. The researcher had decided to limit the study to only the supervisory level in this bank because of the time constraint for the study. Based on Sekaran's (2000) formula, the sample size for population size (P) 130 was (S) 97.

Table 3.1: Total number of employees in Jordan Islamic Bank

Organization name	Workers (Lower employees)	Supervisors	Managers	Top Management	Total number of employees
Islamic bank in Jordan	1456	130	50	20	1656

3.6 UNIT OF ANALYSIS

The unit of analyses is the individual exempt staff in Jordan Islamic Bank. 97 respondents who were supervisors had been selected from various departments in the said Bank.

3.7 DATA COLLECTION METHOD

Data was collected using a structured survey questionnaire. The questionnaire was distributed to 97 supervisory staff in Jordan Islamic bank of Jordan. Data was collected in one shot.

3.8 MEASUREMENT

The instrument for the study would be the questionnaire which is intended to identify the drivers that contribute to employee engagement in Jordan Islamic Bank. The questionnaire was adapted and modified from established survey instrument to suit the context of employees in Jordan Islamic Bank (refer Table 3.2).

Table 3.2 Measurement Items

Variable	Items	Scales	Sources
Employee Engagement	13	Five-point Likert scale	Chartered Institute of Personnel and

			Development
Organizational Communication	5	Five-point Likert scale	ORC International Pulse (2008)
Pay and benefit	5	Five-point Likert scale	ORC International Pulse (2008)
Job satisfaction	5	Five-point Likert scale	Wright and Cropanzano (1998)

A five-page close-ended questionnaire was developed to gather information about employee engagement which is dependent variable, organization communication, job satisfaction and pay and benefit as a independent variable The questionnaire was divided into five sections as follows:

Section A: It asks for the respondent's of the demographics such as his/her position in the organization, his/her gender, age, and academic qualification.

Section B: It asks the questions on employee engagement.

Section C: It asks the questions on organization communication.

Section D: It asks the questions on job satisfaction.

Section E: It asks the questions on pay (including benefits)

The study used the five-point Likert scale with the score ranging from 1 to 5. This scale is the most commonly used by researchers in management research (Sekaran, 2003) (Table 3.3).

Table 3.3 The Commonly Used 5-Point Liker Scale

1	2	3	4	5
Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree

3.9 DATA ANALYSIS TECHNIQUES

After collecting the information from the questionnaires, a few procedures has been done sch as checking the data for accuracy, key in the data into the computer, and transforming ad coding the data, developing and documenting a database structure.

The questions were being coded to enable for analysis using Statistical Packages for the Social Science (SPSS) to measure relationship and differences between variables in this research.

In doing the analysis for the collected data and to determine whether there are a significant relationship among the drivers, researcher used Frequency Distribution, Descriptive Analysis, Reliability Analysis (Cronbach's Alpha), Correlation and Regression.

According to Malhotra (1999), the objective of frequency distribution is to obtain a count of number of responses associated with different values of one variable and to express these counts into percentage terms. By doing this, the researcher can determine the variables that include in the questionnaire such as the frequency of a respondent profile.

On the other hand, the reliability analysis was an indication for the stability and consistency with which the instrument measures the concept and helps to access the goodness of measures. In Cronbach's Alpha reliability analysis, the closer Cronbach's Alpha to 1.0, the higher the internal consistency reliability. (Cronbach's Alpha; Cronbach, 1946). Cronbach measures;

Reliability less than 0.6 considered poor.

Reliability in the range 0.7 is considered to be acceptable.

Reliability more than 0.8 are considered to be good.

While correlation test was conducted to test whether we should accept or reject the hypothesis. If the observation value is greater than the critical value, then the decision rule of the hypothesis testing is to accept the alternative hypothesis (H_A). The important role of the hypothesis is to suggest variables to be included in the research design. The analysis was done by using Pearson Correlation Coefficient.

Pearson Correlation Coefficient is a statistical procedure for analyzing associative relationships between a metric dependent variable and one or more independent variables. For this research, the relationship between employee engagement in Islamic

bank in Jordan. as dependent variable with pay and benefit, Job satisfaction and organization communication as the independent variables.

The scale model suggested by Davies (1971) used to describe the relationship between the independent variables and the dependent variable, are as shown below:

0.7 and above – very strong relationship,

0.50 to 0.69 – strong relationship,

0.30 to 0.49 – moderate relationship,

0.10 to 0.29 – low relationships and

0.01 to 0.09 – very low relationship.

3.10 CONCLUSION

This chapter had discussed the research method used in this study by presenting the research framework and research hypotheses. Besides that, it also includes the discussion on the sampling design, data collection, questionnaire, measurement and the data analysis method.

CHAPTER 4

RESULTS AND FINDINGS

4.0 INTRODUCTION

This chapter outlines the results of data analysis obtained from data collected from respondents. The main purpose of this study is to examine the relationships between pay and benefit, job satisfaction and organization communication and employee engagement. This study aims to achieve the research objectives as well as answers the research questions highlighted in chapter one. In addition, this study intends to verify the hypotheses listed in Chapter Two.

This chapter is divided into seven parts which includes; overview of data collected, profile of respondents, goodness of measure, descriptive analysis, major findings, summary of findings, and conclusion.

4.1 OVERVIEW OF THE DATA COLLECTED

4.2.1 Response Rate

A total of 97 sets of questionnaires were distributed to respondents and fortunately 100% were returned to researcher (Table 4.1).

Table 4.1 Response Rate

	Total	%
Questionnaires distributed	97	100
Collected questionnaires	97	100

4.2 .2 THE RESPONDENT'S PROFILE

The survey demonstrated the details concerning the demographic characteristics or respondents' profile as shown in Table 4.2.

Table 4.2 Respondents Profile

Demographic	Categories	Frequency	Percentage (%)
Age Group	20-25 years old	13	13.4
	26-30 years old	16	16.5
	31-35 years old	22	22.7
	36-40 years old	17	17.5
	41-45 years old	16	16.5
	46-50 years old	13	13.4
Gender	Male	54	55.7

	Female	43	44.3
Education	Diploma	16	16.5
	Bachelor	62	63.9
	Master	19	19.6
Years of Experience	1-3 years	16	16.5
	4-6 years	13	13.5
	7-9 years	19	19.5
	10-12 years	15	15.5
	13-15 years	17	17.5
	16-19 years	16	16.5
	20 or above	1	1.0
	1-3 years	39	40.2
Duration in current organization	4-6 years	33	23.7
	7-9 years	33	23.7
	10-12 years	10	10.3
	13-15 years	2	2.1

Majority of the respondents were male (55.7%) while the remaining of 44.3% of were female. In terms graduation have 63.9 percent of the respondent's bachelor, followed by 16.5% diploma and 19.6% for master degree. In terms of age 22.7 percent fall under age category of 31-35 years old, followed by the age group category of 36-40 years old (17.5%), 26-30 years old , 41-45 years old (both 16.5%), and the remaining group 20-25 years old and 46-50 years old made up the rest. For work experience, 19.5 percent of respondents have 7-9 years of work experience followed by 13-15 years of experience (17.5%), 1-3 and 16-19 years of experience (both 16.5%), 10-12 years (15.5%) and 20 years and above (1%). In terms of years of experience in the current organization, 42.2 percent of the respondents had 1-3 years of experience, followed by 4-6 years and 7-9 years of experience (both 23.7%), 10.3 percent had experience of 10-12 years, and only 2.1 percent had experience of 13-15 years.

4.3 RELIABILITY ANALYSIS

According to George & Mallery (2003), reliability is the degree to which measures are free from error and therefore yield consistent results. According to Sekaran (2003), the closer the reliability coefficient gets to 1.0, the better it is, and those values over .80 are considered as good. Those value in the .70 is considered as acceptable and those reliability value less than .60 is considered to be poor (Sekaran, 2003).

Table 4.3 Reliability Analysis

Variables	No. of Items	Cronbach's Alpha
Employee commitment	13	0.957
Organizational communication	5	0.861
Job Satisfaction	5	0.936
	5	0.832
Pay		

Table 4.3 shows the Cronbach's Alpha value for the independent variables, pay, job satisfaction and organization communication and the dependent variable was employee engagement. The values range from .832 to .996 and are all above 0.8 which is considered as good.

4.4 THE DESCRIPTIVE ANALYSIS

The descriptive analysis which includes the mean and standard deviation for the independent and dependent variables were attained and recorded in Table 4.4.

Table 4.4 Descriptive Statistics of Variables

Variables	Mean	Std. Deviation
Employee engagement	3.87	.51
Organizational communication	3.69	.74
Job satisfaction	3.49	.66
Pay and benefit	3.36	.75

All variables were evaluated based on a 5-point scale. From Table 4.4, the results show that the mean values for employee engagement, organizational communication, job satisfaction and pay were all above moderate which indicated that the respondents were engaged because of these variables. The mean value for employee engagement (M=3.87), organizational communication (M=3.69), job satisfaction (M=3.49), and mean for pay (M=3.36). In addition, the standard deviation, which is another measure of dispersion for interval and ratio scale data, offers an index of the spread of a

distribution or the variability in the data. The standard deviation, in conjunction with the mean, is a very useful tool because of the following statistical rules, in a normal distribution (Sekaran, 2003).

The above table shows the standard deviation for employee engagement is (SD=.51), followed organizational communication which is (SD=.74). The standard deviation for job satisfaction (SD= .66), and for pay (SD=.75).

4.5 MAJOR FINDINGS

The results of the Pearson Correlation Analysis and Hierarchical Multiple Regression were presented in the following section.

4.5.1 Pearson Correlation Coefficient

According to Sekaran (2003), in research project that includes several variables, beyond knowing the means and standard deviations of the dependent and independent variables, the researcher would often like to know how one variable is related to another. Intercorrelations analysis indicates the nature, direction and significance of the bivariate relationship of the variables used in the study.

Theoretically, there could be a perfect positive correlation between two variables, which is represented by 1.0 (plus 1), or a perfect negative correlation which would - 1.0 (minus 1). While correlation could range between -1.0 and +1.0, the researcher need to know if any correlation found between two variables is significant or not (i.e.; if it has occurred solely by chance or if there is a high probability of its actual

existence). As for the information, a significance of $p=0.05$ is the generally accepted conventional level in social sciences research. This indicates that 95 times out of 100, the researcher can be sure that there is a true or significant correlation between the variables, and there is only a 5% chance that the relationship does not truly exist.

Davis (1997) proposed the rules of thumb that need to be used in interpreting the r -value obtained from intercorrelations analysis as shown in Table 4.5 below.

Table 4.5 Interpreting the R-value for Intercorrelations

R-value	Relationship
Above 0.70	Very strong relationship
0.50 – 0.69	Strong relationship
0.30 -0.49	Moderate relationship
0.10 - 0.29	Low relationship
0.01 – 0.09	Very low relationship

The correlation matrix between dependent variable and independent variables are exhibited in Table 4.6 below. The finding from this analysis is then compared against the hypotheses developed in this study.

Table 4.6 Pearson Inter correlations Matrix Result.

	Employee engagement (1)	Organizational communication (2)	Job satisfaction (3)	Pay and benefit (4)
1	-	.536(**)	.940(**)	.969(**)
2		-	.504(**)	.445(**)
3			-	.944(**)
4				-

*. Correlation is significant at the 0.05 level (2- tailed) $p= 0.05$

**Correlation is significant at the 0.01 level (2-tailed) $p= 0.01$

Hypothesis 1: There is a positive relationship between organization communication and employee engagement.

The relationship between organization communication and employee engagement was investigated using Pearson correlation coefficient. There was a strong positive correlation between the two variables ($r=.536$, $n=97$, $p<.01$). Thus, hypothesis 1 is accepted.

Hypothesis 2: There is a positive relationship between job satisfaction and employee engagement

The relationship between job satisfactions is tested against employee engagement using Pearson Correlation coefficient. The results indicate that there is a significant,

positive relationship between the two variables ($r=.940$, $n=97$, $p<.01$) and the correlation result is high. Therefore, Hypothesis 2 is accepted.

Hypothesis 3: There is a positive relationship between pay and benefit and employee engagement.

The relationship between pay and benefit is tested against employee engagement. The results indicate that there is a significant, positive relationship between the two variables ($r=.969$, $n=97$, $p<.01$) and the correlation result is very strong. Thus, Hypothesis 3 is accepted.

Table 4.7 Results of Hierarchical Multiple Regression Analysis

Variables	Standardized Coefficients	Sig
	Beta	
Organizational communication	.116	.000
Job satisfaction	.146	.040
Pay	.779	.000
<hr/>		
F Value	645.435	
R	.977	
R Square	.954	
Adjusted R Square	.953	

In Table 4.7, the Multiple R shows a substantial correlation between the three independent or predictor variables and the dependent variables which is employee engagement ($R = .977$). The R-square value identifies the portion of the variance accounted for by the independent variable that is approximately .954 of the variance in the employee engagement is accounted for by organization communication, pay and benefit and job satisfaction. This value indicates that the four factors explained employee engagement by 645.435. This indicates that the model is satisfactorily robust.

The Adjusted R Square is considered a better population estimate and is useful when comparing the R Square values between models with different number of independent variables. The value of Adjusted R Square obtained is 0.953, illustrate that 95.3% changes of dependent variable which is the employee engagement can be explained by the three independent variables which are organization communication, pay and benefit and job satisfaction. The other 4.7% are explaining by other factor.

The results also shows that all the independents variables are significantly correlated to employee engagement with coefficient alpha $< .0001$. The beta (β) value for organizational communication ($\beta = .116$), job satisfaction ($\beta = .146$), and pay and benefit ($\beta = .779$), explain the significance of the three independent variables to employee engagement. The model summary also shows that the F change value of 645.435 was significant at 0.001 levels.

4.6 SUMMARY OF FINDINGS

The summary of the analysis is exhibited in Table 4.8 below.

Table 4.8 Summary of Findings

	The Hypotheses	Decision
H1	There is a positive relationship between organization communication and employee engagement	Accepted
H2	: There is a positive relationship between job satisfaction and employee engagement	Accepted
H3	There is a positive relationship between pay and benefit and employee engagement.	Accepted

4.7 CONCLUSION

From the above findings, the correlation analysis concludes that all the three independents variables are significantly related to employee engagement. This chapter had presented the findings collected from the respondents. Based on the data gathered, the correlation analysis indicates that all four independents variables were significantly related to employee engagement. The next chapter will discuss the recommendation and conclusion for the study.

CHAPTER 5

DISCUSSION, RECOMMENDATION, AND CONCLUSION

5.0 INTRODUCTION

In this chapter, the findings of the study are further discussed and recommendations for future research are suggested.

5.1 DISCUSSION

The purpose of this study was to determine whether there was any a relationship between the three independent variables namely organizational communication, pay and job satisfaction with the dependents variable – Employee Engagement in Jordan Islamic Bank.

In the following discussion, the results for each objective are reviewed and compared with previous literature.

Objective 1: Investigate if there is a relationship between organizational communication and employee engagement in Jordan Islamic bank.

The positive and acceptable coefficient value between organizational communication and employee engagement suggest high-quality of organizational communication will

help employee to understand their tasks and responsibility which therefore contribute to the organization success and increase the employee engagement in Jordan Islamic bank.

This finding is parallel to the research conducted by the CIPD (2005) survey reported which that the two most important drivers of employee engagement are having opportunities to feed upwards and feeling well-informed about what is happening in the organization.

Objective 2: Determine if there is a relationship between pay and benefit and employee engagement.

The results of this study indicates a positive relationship between pay and benefit and employee engagement validating the study conducted by Wellins, Bernthal & Mark, (2003) whereby suitable pay and benefit can assist to build the psychological contract, in which employees feel valued by their employer, and the employer values (and is seen to value) employees' contributions. Enhanced employee commitment should in turn feed into enhanced work performance, decrease staff turnover and make it easier to recruit good employees because the employer has a positive image. In the case of Jordan Islamic bank. Employee are looking forward their success are being recognized by their managers and are currently satisfied with the pay and benefit program that they received.

Objective 3: Identify if there is a relationship between job satisfaction and employee engagement.

The results of this study indicate a positive relationship between job satisfaction and employee engagement. This finding is parallel with previous research findings done by Khan (1990), whereby employee engagement he has given significant to all three aspects physically, cognitively and emotionally, job satisfaction has been more important giving to cognitive side.

Objective 4: To identify which among the three independent variables is the most important relates to employee engagement.

The results of this study indicate that pay was among the three independent variables that most important variable that relates to the employee engagement. This finding is parallel with the (Elton 2008). Research found that performance pay has a powerful influence on the engagement of high performing employees, while the corporate leadership council demonstrated it has a significant influence on employee's discretionary effort. And the institute for employment studies (IES) work in the NHS showed that pay and benefits contributed to staff engagement. The resolution to the debate lies in total rewards, defined by Michael Armstrong. Pay is vital for motivation and incentives, but a total rewards approach is essential for employee engagement.

5.2 LIMITATIONS OF THE STUDY

This research is restricted by several limitations. The various limitations stated as follows:

5.2.1 Financial Constraints

Finance was one of the limitations that the researcher faced while completing the project paper. As the respondents are located in Jordan, the cost of conducting the survey was indeed high.

5.2.2 Researcher's Lack of Experience

This was the first time that the researcher was performing the research. The researcher did not have sufficient knowledge and experience to conduct a comprehensive study. The researcher had found that the study on this subject was not an easy task since it required many skills and some high level of experience in research. This factor could indirectly affect the outcome of the study.

5.2.3 The Respondents' Co-operation

The researcher feared that not all of the respondents had given good and genuine co-operation in answering the given questionnaire and some had not taken it seriously. As such a high response rate (100 % in this study) may not be giving a true picture of the phenomenon under study.

5.3 RECOMMENDATIONS FOR FUTURE RESEARCH

This study had provided only a small portion of idea regarding employee engagement in the context of Jordan Islamic Bank. Hence, it would be beneficial for future researchers to consider the following suggestions:

Expand the study to include other industries to enhance the consistency of results.

Include other drivers to measure employee engagement so that this will increase the accuracy of understanding the drivers that could impact the employee engagement.

5.4 CONCLUSION

The four objectives in this study had been achieved whereby the results had shown that organizational communication, pay and benefit and job satisfaction are related to employee engagement. Among all the three drivers of employee engagement, pay is found to be the strongest drivers of employee engagement in the context of Jordan Islamic bank. Therefore Jordan Islamic Bank should focus more time and resources to this area as it brings a great impact in enhancing the level of engagement in the organization.

Overall the research framework had explained 95.4% (R square) of the employee engagement. This value is considered good. However, the researcher hopes that more research by others will be conducted in the future so that we can gain a more holistic understanding of the operations of the drivers to employee engagement. It could be that there are other drivers that also contribute to employee engagement in Jordan Islamic Bank.

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Appendix 1:
The Questionnaire



UNIVERSITI UTARA MALAYSIA
COLLEGE OF BUSINESS
SURVEY QUESTIONNAIRE

Dear Sir/Madam

I am a research scholar at University Utara Malaysia, a specialized management university, based in Malaysia. I am required to conduct a research study as a partial fulfillment towards the award of my Master of Human Resource Management (MHRM) degree. My study is entitled "Factors Influencing Employee Engagement: a Survey of the Islamic Bank of Jordan". I am delighted to inform you that your distinguished organization has been identified to participate in this study.

Please spare some time to fill up this questionnaire. Your response will be treated as private and confidential and the data collected will be used for academic purposes only. You can direct any query related to this study to my supervisor Associate Professor Dr Mohmad Yazam Sharif (e-mail: yazams@gmail.com).

I would like to thank you in advance for participating in my research.

Hesham Ababneh

MHRM Scholar

9th March 2010

MASTER OF HUMAN RESOURCE MANAGEMENT PROGRAM

SURVEY QUESTIONNAIRE

Organization Name: _____.

SECTION A: DEMOGRAPHIC INFORMATION

Age (Please Tick your age Group)

20-25	26-30	31-35	36-40	41-45	46-50	51-55	Above 56

Gender Please Tick the applicable gender)

Male	Female

Education (Please Tick your Education Group)

Matriculation	Diploma	Degree	Masters	PHD	Other

Total years of Experience (Please Tick your Experience Group)

1-3	4-6	7-9	10-12	13-15	16-19	20 or above

Total years of Experience with this Organization (Please Tick your Experience Group)

1-3	4-6	7-9	10-12	13-15	16-19	20 or above

Respondent's Designation _____

Department _____

Date _____

SECTION B: EMPLOYEE ENGAGEMENT

Please indicate the extent of your agreement with the given statement in this section on a 5-point scale. Please circle the chosen number as your answer based on the following:

1	2	3	4	5
Strongly Disagree	Disagree	Indifferent	Agree	Strongly Agree

Given Statements

Your Required Responses

1. Time passes quickly when I perform my job	1	2	3	4	5
2. I often think about other things when performing my job	1	2	3	4	5
3. I am rarely distracted when performing my job	1	2	3	4	5
4. Performing my job is so absorbing that I forget about everything else	1	2	3	4	5
5. My own feelings are affected by how well I perform my job	1	2	3	4	5
6. I really put my heart into my job	1	2	3	4	5

7. I get excited when I perform well in my job	1	2	3	4	5
8. I often feel emotionally detached from my job	1	2	3	4	5
9. I stay until the job is done	1	2	3	4	5
10. I exert a lot of energy performing my job	1	2	3	4	5
11. I take work home to do	1	2	3	4	5
12. I avoid working overtime whenever possible	1	2	3	4	5
13. I avoid working too hard	1	2	3	4	5

SECTION C: ORGANIZATIONAL COMMUNICATION

Please indicate the extent of your agreement with the given statement on a 5-point scale. (Please circle your answer).

Given Statement

Your Responses

1. There is good communication between the various parts of the company.	1	2	3	4	5
2. I am kept well informed about what the company is	1	2	3	4	5

doing					
3. the company does a good job of keeping me informed about matters affecting me	1	2	3	4	5
4. I have the opportunity to contribute my views before changes are made which effect my job	1	2	3	4	5
5. I feel able to speak up and challenge the way things are done at the company	1	2	3	4	5

SECTION D: JOB SATISFACTION

Please indicate the extent of your agreement with the following statement on a 5-point scale (Please circle your answer).

Given Statement

Your Responses

1. I am satisfied with the work of my job	1	2	3	4	5
2. I am satisfied with my co- workers	1	2	3	4	5
3. I am satisfied with my supervision	1	2	3	4	5
4. I am satisfied with my pay (total wages and tip)	1	2	3	4	5
5. I am satisfied with the promotional opportunities	1	2	3	4	5

SECTION E: PAY AND BENEFIT

Please indicate the extent of your agreement with the following statement on a 5-point scale (Please circle your answer).

Given Statement

Your Responses

1. the pay offered by this organization is good compare to other organization	1	2	3	4	5
2. the pay I receive is commensurate to the work I do	1	2	3	4	5
3. the main reason I stay in this organization is because of the pay	1	2	3	4	5
4. the pay I receive is adequate to the amount that I need to spend	1	2	3	4	5
5. I am satisfied with my total benefits package (holiday entitlement, pension, leisure facilities)	1	2	3	4	5

THANK YOU

APPENDIX 2
Statistical Data Analysis

Employee engagement reliability

*****Method 1 (space saver) will be used for this analysis*****

RELIABILITY ANALYSIS - SCALE (ALPHA)

Item-total Statistics

	Scale	Scale	Corrected	
	Mean	Variance	Item-	Alpha
	if Item	if Item	Total	if Item
	Deleted	Deleted	Correlation	Deleted
SA_EEQ2	26.5567	13.8744	.7559	.9557
SA_EEQ3	27.3505	13.5425	.8870	.9492
SA_EEQ5	27.2784	13.0780	.8131	.9522
SA_EEQ6	27.1031	11.7184	.8870	.9500
SA_EEQ8	27.1134	11.6433	.8966	.9494
SA_EEQ11	27.4845	13.2940	.9224	.9469
SA_EEQ12	27.4845	13.2940	.9224	.9469
SA_EEQ1	26.5567	13.8744	.7559	.9557

Reliability Coefficients

N of Cases = 97.0

N of Items = 8

Alpha = .9567

Job satisfaction reliability

*****Method 1 (space saver) will be used for this analysis*****

—

RELIABILITY ANALYSIS - SCALE (ALPHA)

Item-total Statistics

	Scale	Scale	Corrected	
	Mean	Variance	Item-	Alpha
	if Item	if Item	Total	if Item
	Deleted	Deleted	Correlation	Deleted
SC_JSQ1	10.8454	3.1738	.9089	.9137
SC_JSQ2	10.4742	4.6894	.9453	.9132
SC_JSQ3	10.4536	4.7504	.9128	.9206
SC_JSQ4	10.1649	3.4725	.8729	.9164

Reliability Coefficients

N of Cases = 97.0

N of Items = 4

Alpha = .9358

Pay and benefit reliability

*****Method 1 (space saver) will be used for this analysis*****

—

RELIABILITY ANALYSIS - SCALE (ALPHA)

Item-total Statistics

	Scale	Scale	Corrected	
	Mean	Variance	Item-	Alpha
	if Item	if Item	Total	if Item
	Deleted	Deleted	Correlation	Deleted
SD_PBQ2	3.5052	.2734	.8769.	
SC_PBQ3	3.2062	1.0404	.8769.	

Reliability Coefficients

N of Cases = 97.0

N of Items = 2

Alpha = .8317

Organizational communication reliability

*****Method 1 (space saver) will be used for this analysis*****

—

RELIABILITY ANALYSIS - SCALE (ALPHA)

Item-total Statistics

	Scale	Scale	Corrected	
	Mean	Variance	Item-	Alpha
	if Item	if Item	Total	if Item
	Deleted	Deleted	Correlation	Deleted
SB_OCQ3	3.6082	.6991	.7649.	
SB_OCQ5	3.7629	.5369	.7649.	

Reliability Coefficients

N of Cases = 97.0

N of Items = 2

Alpha = .8625

Correlation

Correlations

		EEMEAN	MEANOC	MEANJS	MEANPB
EEMEAN	Pearson Correlation	1	.536**	.940**	.969**
	Sig. (2-tailed)	.	.000	.000	.000
	N	97	97	97	97
MEANOC	Pearson Correlation	.536**	1	.504**	.445**
	Sig. (2-tailed)	.000	.	.000	.000
	N	97	97	97	97
MEANJS	Pearson Correlation	.940**	.504**	1	.944**
	Sig. (2-tailed)	.000	.000	.	.000
	N	97	97	97	97
MEANPB	Pearson Correlation	.969**	.445**	.944**	1
	Sig. (2-tailed)	.000	.000	.000	.
	N	97	97	97	97

** . Correlation is significant at the 0.01 level (2-tailed).

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977 ^a	.954	.953	.11186

a. Predictors: (Constant), MEANPB, MEANOC, MEANJS

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.227	3	8.076	645.435	.000 ^a
	Residual	1.164	93	.013		
	Total	25.390	96			

a. Predictors: (Constant), MEANPB, MEANOC, MEANJS

b. Dependent Variable: EEMEAN

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.385	.070		19.728	.000
	MEANOC	8.126E-02	.018	.116	4.505	.000
	MEANJS	.113	.054	.146	2.083	.040
	MEANPB	.534	.046	.779	11.554	.000

a. Dependent Variable: EEMEAN

Frequency**GENDER**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	54	55.7	55.7	55.7
	Female	43	44.3	44.3	100.0
	Total	97	100.0	100.0	

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	16	16.5	16.5	16.5
	bachelor	62	63.9	63.9	80.4
	master	19	19.6	19.6	100.0
	Total	97	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	13	13.4	13.4	13.4
	26-30	16	16.5	16.5	29.9
	31-35	22	22.7	22.7	52.6
	36-40	17	17.5	17.5	70.1
	41-45	16	16.5	16.5	86.6
	46-50	13	13.4	13.4	100.0
	Total	97	100.0	100.0	

years of experiance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3	16	16.5	16.5	16.5
	4-6	13	13.4	13.4	29.9
	7-9	19	19.6	19.6	49.5
	10-12	15	15.5	15.5	64.9
	13-15	17	17.5	17.5	82.5
	16-19	16	16.5	16.5	99.0
	20 or above	1	1.0	1.0	100.0
	Total	97	100.0	100.0	

years of experiance in this organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3	39	40.2	40.2	40.2
	4-6	23	23.7	23.7	63.9
	7-9	23	23.7	23.7	87.6
	10-12	10	10.3	10.3	97.9
	13-15	2	2.1	2.1	100.0
	Total	97	100.0	100.0	

Mean

EEMEAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.25	34	35.1	35.1	35.1
	3.38	1	1.0	1.0	36.1
	3.75	13	13.4	13.4	49.5
	4.25	26	26.8	26.8	76.3
	4.38	7	7.2	7.2	83.5
	4.50	16	16.5	16.5	100.0
Total		97	100.0	100.0	

MEANOC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.50	4	4.1	4.1	4.1
	3.00	36	37.1	37.1	41.2
	3.50	8	8.2	8.2	49.5
	4.00	32	33.0	33.0	82.5
	4.50	3	3.1	3.1	85.6
	5.00	14	14.4	14.4	100.0
Total		97	100.0	100.0	

MEANJS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.75	33	34.0	34.0	34.0
	3.00	13	13.4	13.4	47.4
	3.50	2	2.1	2.1	49.5
	3.75	1	1.0	1.0	50.5
	4.00	22	22.7	22.7	73.2
	4.25	26	26.8	26.8	100.0
	Total	97	100.0	100.0	

MEANPB

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.50	35	36.1	36.1	36.1
	3.00	13	13.4	13.4	49.5
	3.50	2	2.1	2.1	51.5
	4.00	39	40.2	40.2	91.8
	4.50	8	8.2	8.2	100.0
Total		97	100.0	100.0	